

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION

In Re: §
ROSEMARY RAMPINO § Case No. 23-11897-PMM
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 06/28/2023. The undersigned trustee was appointed on 06/30/2023.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 11,212.26

Funds were disbursed in the following amounts:

| | |
|--|------|
| Payments made under an interim disbursement | 0.00 |
| Administrative expenses | 0.00 |
| Bank service fees | 0.00 |
| Other payments to creditors | 0.00 |
| Non-estate funds paid to 3 rd Parties | 0.00 |
| Exemptions paid to the debtor | 0.00 |
| Other payments to the debtor | 0.00 |

Leaving a balance on hand of¹ \$ 11,212.26

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/14/2023 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,871.23. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$1,697.48, for a total compensation of \$1,697.48². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$40.00, for total expenses of \$40.00².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/11/2024 By: /s/LYNN E. FELDMAN, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 23-11897 PMM Judge: Patricia M. Mayer Trustee Name: LYNN E. FELDMAN, TRUSTEE
Case Name: ROSEMARY RAMPINO Date Filed (f) or Converted (c): 06/28/2023 (f)
341(a) Meeting Date: 08/14/2023
For Period Ending: 06/11/2024 Claims Bar Date: 12/14/2023

| 1 | 2 | 3 | 4 | 5 | 6 |
|--|------------------------------------|--|---|---|---|
| Asset Description (Scheduled and Unscheduled (u) Property) | Petition/ Unscheduled Values | Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs) | Property Formally Abandoned OA=554(a) | Sale/Funds Received by the Estate | Asset Fully Administered (FA)/ Gross Value of Remaining Assets |
| 1. 2010 Ford Focus Mileage: 94000 | 4,100.00 | 0.00 | | 0.00 | FA |
| 2. Household Goods and Furnishings | 1,535.00 | 0.00 | | 0.00 | FA |
| 3. Tvs | 50.00 | 0.00 | | 0.00 | FA |
| 4. Jewelry | 50.00 | 50.00 | | 0.00 | FA |
| 5. 4 Crystal Pieces, \$100 And China Vase, \$25 | 125.00 | 0.00 | | 0.00 | FA |
| 6. Equipment for sports and hobbies Knitting and crochet hooks and yarn. Sewing machine. | 200.00 | 0.00 | | 0.00 | FA |
| 7. Clothing | 235.00 | 0.00 | | 0.00 | FA |
| 8. other personal and household items | 75.00 | 0.00 | | 0.00 | FA |
| 9. Security Deposit On Rental Unit: Wyndcliffe House Apartments | 487.00 | 0.00 | | 0.00 | FA |
| 10. FULTon Bank | 133.48 | 133.48 | | 0.00 | FA |
| 11. Void Asset entered/imported in error | 0.00 | N/A | | 0.00 | FA |
| 12. Debtor's Parents Passed Away. Estate Has Not Been Probated, Pending Litigation Over Real Estate Possession. Per Executor's Attorney, Estate Expected To Settle In Next 12 -18 Months. | Unknown | Unknown | | 11,212.26 | FA |
| 13. Credit On Met Ed Utility Bill | 701.79 | 0.00 | | 0.00 | FA |

Gross Value of Remaining Assets

| | | | | |
|-----------------------------------|------------|----------|-------------|--------|
| TOTALS (Excluding Unknown Values) | \$7,692.27 | \$183.48 | \$11,212.26 | \$0.00 |
|-----------------------------------|------------|----------|-------------|--------|

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

9/8/23: Spoke with atty karen Dowd who represents debtor's mother's estate. She said one heir needs to be evicted, then home sold, then accounting done. NY courts and sheriff are very backed up but she hopes for a potential distribution in about a year.

12/1/23: requested status from attorney. They are closing on the sale of the house this week and she will do a judicially settled accounting which is going to take 6 to 9 months. Once the court approves the accounting, distributions can be made. Atty will send me the accounting once it is finished.

3/4/23: asked probate atty for status

3/5/24: probate atty preparing the accounting to be served on all parties. Must be judicially settled accounting due to contentious nature. Will be at least another six months before any money can be released.

4/16/24: probate atty requested estimate of distribution to bankruptcy estate.

6/3/24: reviewed potential distribution with attorney

Exhibit A

Initial Projected Date of Final Report (TFR): 12/31/2024

Current Projected Date of Final Report (TFR): 12/31/2024

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 23-11897
Case Name: ROSEMARY RAMPINO

Trustee Name: LYNN E. FELDMAN, TRUSTEE

Exhibit B

Bank Name: Axos Bank

Account Number/CD#: XXXXXX0864

Checking

Taxpayer ID No: XX-XXX4868

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 06/11/2024

Separate Bond (if applicable):

| 1 | 2 | 3 | 4 | | 5 | 6 | 7 |
|------------------|--------------------|---|-----------------------------------|--------------------|---------------|--------------------|-------------------------|
| Transaction Date | Check or Reference | Paid To / Received From | Description of Transaction | Uniform Tran. Code | Deposits (\$) | Disbursements (\$) | Account/CD Balance (\$) |
| 06/05/24 | 12 | ESTATE OF MARGARET P SMITH KEVIN F SMITH 26 BERNARD ST. FARMNGDALE, NY 11735 | NON EXEMPT PORTION OF INHERITANCE | 1129-000 | \$11,212.26 | | \$11,212.26 |

| | | |
|---------------------------|-------------|--------|
| COLUMN TOTALS | \$11,212.26 | \$0.00 |
| Less: Bank Transfers/CD's | \$0.00 | \$0.00 |
| Subtotal | \$11,212.26 | \$0.00 |
| Less: Payments to Debtors | \$0.00 | \$0.00 |
| Net | \$11,212.26 | \$0.00 |

Exhibit B

| TOTAL OF ALL ACCOUNTS | | | |
|----------------------------|------------------------------|--------------------------------|---------------------|
| | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
| XXXXXX0864 - Checking | \$11,212.26 | \$0.00 | \$11,212.26 |
| | \$11,212.26 | \$0.00 | \$11,212.26 |
| | (Excludes account transfers) | (Excludes payments to debtors) | Total Funds on Hand |
| Total Allocation Receipts: | \$0.00 | | |
| Total Net Deposits: | \$11,212.26 | | |
| Total Gross Receipts: | \$11,212.26 | | |

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 23-11897-PMM

Date: June 11, 2024

Debtor Name: ROSEMARY RAMPINO

Claims Bar Date: 12/14/2023

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|------------------|--|----------------|-------|-----------|------------|------------|
| 100 2100 | LYNN E. FELDMAN LYNN E. FELDMAN, TRUSTEE 2310 WALBERT AVE STE 103 ALLENTOWN, PA 18104 | Administrative | | \$0.00 | \$1,697.48 | \$1,697.48 |
| 100 2200 | LYNN E. FELDMAN LYNN E. FELDMAN, TRUSTEE 2310 WALBERT AVE STE 103 ALLENTOWN, PA 18104 | Administrative | | \$0.00 | \$40.00 | \$40.00 |
| 1 300 7100 | DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 | Unsecured | | \$0.00 | \$2,081.49 | \$2,081.49 |
| 2 300 7100 | AMERICAN EXPRESS NATIONAL BANK c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 | Unsecured | | \$0.00 | \$1,554.36 | \$1,554.36 |
| 3 300 7100 | Citibank, N.A. 5800 S Corporate Pl Sioux Falls, Sd 57108-5027 | Unsecured | | \$0.00 | \$1,708.49 | \$1,708.49 |
| 4 300 7100 | Lvnv Funding, Llc Resurgent Capital Services Po Box 10587 Greenville, Sc 29603-0587 | Unsecured | | \$0.00 | \$652.93 | \$652.93 |
| 5 300 7100 | Lvnv Funding, Llc Resurgent Capital Services Po Box 10587 Greenville, Sc 29603-0587 | Unsecured | | \$0.00 | \$510.71 | \$510.71 |
| 6 300 7100 | Midland Credit Management, Inc. Po Box 2037 Warren, Mi 48090 | Unsecured | | \$0.00 | \$774.99 | \$774.99 |
| 7 300 7100 | Midland Credit Management, Inc. Po Box 2037 Warren, Mi 48090 | Unsecured | | \$0.00 | \$1,025.64 | \$1,025.64 |

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 23-11897-PMM

Date: June 11, 2024

Debtor Name: ROSEMARY RAMPINO

Claims Bar Date: 12/14/2023

| Code # | Creditor Name And Address | Claim Class | Notes | Scheduled | Claimed | Allowed |
|-------------|----------------------------|-------------|-------|-----------|-------------|-------------|
| 8 | PORTFOLIO RECOVERY | Unsecured | | \$0.00 | \$742.69 | \$742.69 |
| 300 | ASSOCIATES, LLC | | | | | |
| 7100 | POB 41067 | | | | | |
| | Norfolk, VA 23541 | | | | | |
| 9 | JEFFERSON CAPITAL | Unsecured | | \$0.00 | \$423.48 | \$423.48 |
| 300 | SYSTEMS LLC | | | | | |
| 7100 | Po Box 7999 | | | | | |
| | Saint Cloud, Mn 56302-9617 | | | | | |
| Case Totals | | | | \$0.00 | \$11,212.26 | \$11,212.26 |

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 23-11897-PMM

Case Name: ROSEMARY RAMPINO

Trustee Name: LYNN E. FELDMAN, TRUSTEE

Balance on hand \$ 11,212.26

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|-----------------------------------|-----------------|--------------------------|------------------|
| Trustee Fees: LYNN E. FELDMAN | \$ 1,697.48 | \$ 0.00 | \$ 1,697.48 |
| Trustee Expenses: LYNN E. FELDMAN | \$ 40.00 | \$ 0.00 | \$ 40.00 |

Total to be paid for chapter 7 administrative expenses \$ 1,737.48

Remaining Balance \$ 9,474.78

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$9,474.78 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|------------------------------------|-------------------------|--------------------------|------------------|
| 1 | DISCOVER BANK | \$ 2,081.49 | \$ 0.00 | \$ 2,081.49 |
| 2 | AMERICAN EXPRESS NATIONAL BANK | \$ 1,554.36 | \$ 0.00 | \$ 1,554.36 |
| 3 | Citibank, N.A. | \$ 1,708.49 | \$ 0.00 | \$ 1,708.49 |
| 4 | Lvnv Funding, Llc | \$ 652.93 | \$ 0.00 | \$ 652.93 |
| 5 | Lvnv Funding, Llc | \$ 510.71 | \$ 0.00 | \$ 510.71 |
| 6 | Midland Credit Management, Inc. | \$ 774.99 | \$ 0.00 | \$ 774.99 |
| 7 | Midland Credit Management, Inc. | \$ 1,025.64 | \$ 0.00 | \$ 1,025.64 |
| 8 | PORTFOLIO RECOVERY ASSOCIATES, LLC | \$ 742.69 | \$ 0.00 | \$ 742.69 |
| 9 | JEFFERSON CAPITAL SYSTEMS LLC | \$ 423.48 | \$ 0.00 | \$ 423.48 |

Total to be paid to timely general unsecured creditors \$ 9,474.78

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE